

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re:	§	
	§	
CUTLIP, BONNIE M.	§	Case No. 11-14006 MJK
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/21/2011 . The undersigned trustee was appointed on 11/21/2011 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,049.21

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	150.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 2,899.21

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/20/2012 and the deadline for filing governmental claims was 05/18/2012 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 762.30 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 762.30 , for a total compensation of \$ 762.30². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 2.76 , for total expenses of \$ 2.76².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/02/2013 By: /s/MORRIS L. HORWITZ
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 11-14006 MJK Judge: MICHAEL J. KAPLAN, U.S.B.J.
Case Name: CUTLIP, BONNIE M.

Trustee Name: MORRIS L. HORWITZ
Date Filed (f) or Converted (c): 11/21/11 (f)
341(a) Meeting Date: 01/12/12
Claims Bar Date: 04/20/12

For Period Ending: 12/02/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. LOCATION: 8541 EAST AVENUE, GASPORT NY 14067	79,000.00	0.00		0.00	FA
2. ST. CHARLES BOROMEO CEMETERY BURIAL PLOT	450.00	0.00		0.00	FA
3. FINANCIAL ACCOUNTS	90.38	0.00		0.00	FA
4. HOUSEHOLD GOODS	2,000.00	0.00		0.00	FA
5. WEARING APPAREL	100.00	0.00		0.00	FA
6. FURS AND JEWELRY	1,000.00	0.00		0.00	FA
7. VEHICLES	15,000.00	0.00		0.00	FA
8. Tax refund (u)	0.00	0.00		3,049.21	FA

TOTALS (Excluding Unknown Values)	\$97,640.38	\$0.00		\$3,049.21	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
-----------------------------------	-------------	--------	--	------------	--

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

February 15, 2012, turnover demand; March 06, 2012, turnover with calc demand dbtr, atty; June 26, 2012 (MLH) review

Initial Projected Date of Final Report (TFR): 12/31/14 Current Projected Date of Final Report (TFR): 12/31/14

/s/ MORRIS L. HORWITZ Date: _____

MORRIS L. HORWITZ

FORM 2

Page: 1

Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-14006 -MJK

Trustee Name: MORRIS L. HORWITZ

Case Name: CUTLIP, BONNIE M.

Bank Name: UNION BANK

Taxpayer ID No: *****4586

Account Number / CD #: *****2402 Checking Account

Blanket Bond (per case limit): \$ 21,431,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Disbursements (\$)	Account / CD Balance (\$)
01/16/13		Trsf In From Capital One	BALANCE FORWARD	9999-000		0.00
02/25/13		UNION BANK	INITIAL WIRE TRANSFER IN	2600-000		3,049.21
03/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	3,034.21
04/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	3,019.21
05/28/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	3,004.21
06/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,989.21
07/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,974.21
08/26/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,959.21
09/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,944.21
10/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,929.21
11/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	2,914.21
					15.00	2,899.21

COLUMN TOTALS 3,049.21 150.00 2,899.21

Less: Bank Transfers/CD's 3,049.21 0.00

Subtotal 0.00 150.00

Less: Payments to Debtors 0.00

Net 0.00 150.00

Page Subtotals

3,049.21 150.00

FORM 2

Page: 2

Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-14006 -MJK

Trustee Name: MORRIS L. HORWITZ

Case Name: CUTLIP, BONNIE M.

Bank Name: Capital One

Taxpayer ID No: *****4586

Account Number / CD #: *****3672 Checking Account

Blanket Bond (per case limit): \$ 21,431,000.00

Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account / CD Balance (\$)
03/19/12		Bonnie Cutlip 8541 East Avenue gasport, NY 14067	BALANCE FORWARD Tax refund	1224-003	3,019.21		0.00 3,019.21
03/19/12		Bonnie Cutlip 8541 East Avenue gasport, NY 14067	Tax refund Wrong amount	1224-003	-3,019.21		0.00
03/19/12	8	Bonnie Cutlip 8541 East Avenue Gasport, NY 14064	Tax refund	1224-000	3,049.21		3,049.21
03/19/12		Bonnie Cutlip 8541 East Avenue gasport, NY 14067	Tax refund	1224-003	3,019.21		6,068.42
04/11/12		Bonnie Cutlip 8541 East Avenue gasport, NY 14067	Tax refund Entered in error	1224-003	-3,019.21		3,049.21
01/16/13		Trsf To UNION BANK	FINAL TRANSFER	9999-000		3,049.21	0.00

COLUMN TOTALS

Less: Bank Transfers/CD's	3,049.21	3,049.21	0.00
Subtotal	0.00	3,049.21	3,049.21
Less: Payments to Debtors	3,049.21	0.00	0.00
Net	3,049.21	0.00	0.00

TOTAL - ALL ACCOUNTS

Checking Account - *****2402
 Checking Account - *****3672

NET	DISBURSEMENTS	ACCOUNT BALANCE
0.00	150.00	2,899.21
3,049.21	0.00	0.00
3,049.21	150.00	2,899.21

Page Subtotals

3,049.21

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Trustee Name: MORRIS L. HORWITZ
Bank Name: Capital One
Account Number / CD #: *****3672 Checking

For Period Ending: 12/02/13

Blanket Bond (per case limit):	\$ 21,431,000.00
Separate Bond (if applicable):	

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
						Total Funds On Hand
						(Excludes Payments To Debtors)
						(Excludes Account Transfers)
0006-MJK						

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2013

Case Number: 11-14006 Claim Class Sequence
Debtor Name: CUTLIP, BONNIE M.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Capital One, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Unsecured 9860 Kohl's		\$226.44	\$0.00	\$226.44
000002 070 7100-00	Midland Funding LLC Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured 2769 JCPENNEY CREDIT SERVICES or GEMB		\$626.62	\$0.00	\$626.62
000003 070 7100-00	PYOD LLC assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured 7323		\$2,241.77	\$0.00	\$2,241.77
000004 070 7100-00	Merrick Bank c/o Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368	Unsecured 0993		\$678.18	\$0.00	\$678.18
000005 070 7100-00	eCAST Settlement Corporation Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured		\$220.33	\$0.00	\$220.33
000006 050 4800-00	Niagara County Treasurer Philo J. Brooks Building 59 Park Avenue Lockport, NY 14094	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$3,993.34	\$0.00	\$3,993.34

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-14006 MJK

Case Name: CUTLIP, BONNIE M.

Trustee Name: MORRIS L. HORWITZ

Balance on hand \$ 2,899.21

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	Niagara County Treasurer	\$ 8,433.10	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 2,899.21

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: MORRIS L. HORWITZ	\$ 762.30	\$ 0.00	\$ 762.30
Trustee Expenses: MORRIS L. HORWITZ	\$ 2.76	\$ 0.00	\$ 2.76

Total to be paid for chapter 7 administrative expenses \$ 765.06

Remaining Balance \$ 2,134.15

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 3,993.34 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 53.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One, N.A.	\$ 226.44	\$ 0.00	\$ 121.02
000002	Midland Funding LLC	\$ 626.62	\$ 0.00	\$ 334.88
000003	PYOD LLC assignee of Citibank, NA	\$ 2,241.77	\$ 0.00	\$ 1,198.06
000004	Merrick Bank	\$ 678.18	\$ 0.00	\$ 362.44
000005	eCAST Settlement Corporation	\$ 220.33	\$ 0.00	\$ 117.75

Total to be paid to timely general unsecured creditors \$ 2,134.15

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE